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ABSTRACT

The purpose of this study is to obtain institutional responses that would indicate how two newly-authorized veterans' programs, Advanced Payment (Section 1780, Title 38) and Work-Study (Section 1685, Title 38) are functioning within Wayne, Macomb and Oakland counties in Michigan. Surveys were sent to 36 institutions, including all junior and senior colleges in the three counties and a random sampling of cosmetology, barber and private occupational schools. Intent of the survey was to gauge effectiveness of the two programs. Conclusions regarding the Advance Payment program indicate: (1) junior and senior colleges are pleased with the intent of the program but dissatisfied with the functional aspects; (2) the majority of the career schools do not know about the program; and (3) only 25% of those veterans eligible to participate in the program actually apply. Regarding the Work-Study program, results indicate that all the institutions consider this program unsatisfactory, with only 21 veterans in the entire area benefiting from it. These conclusions suggest the need for additional information on new programs at a stage where remediation is possible. (Author/HMW)

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A Michigan Tri-County Survey

Of

Advance Payment and Work-Study

By

Walter Jay Stancill

October, 1973

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for all her time and consideration.

FORWARD

So far as I know, this survey by Mr. Stancill is the only one of its kind dealing with the early impact of Advance Payment and Veterans Workstudy - two newly authorized veterans programs. To me, this survey clearly indicates the need for a comprehensive publicity campaign concerning both programs, a campaign which does not exclude the proprietary schools. It indicates also that on the whole schools are capable of implementing fairly complex new procedures in an expeditious manner. Finally - and this is more a plea than an inference - a survey such as this underlines a general need for surveys that will effect new programs at a stage when remediation is still possible.

Alan Gross, Director
Target Veteran
October 24, 1973

INTRODUCTION

Target Veteran at Macomb County Community College, in keeping with its policy of collecting and disseminating information concerning veterans, prepared two short questionnaires about Advance Payment[1] and Veterans' Work-Study.[2] Both questionnaires were then introduced to all two- and four-year institutions, as well as a random sample of cosmetology, barber and private occupational schools.

The focus of the survey was on obtaining institutional responses that would indicate how Advance Payment and Work-Study functioned initially within each institution and ultimately within the Tri-County area. Primarily, these programs were instituted to assist veterans that desire to continue their education but cannot because of immediate need.

The substance of the survey concentrated on:

Advance Payment

1. Total number of veterans attending the institution half-time or better.
2. How many veterans applied for Advance Payment.
3. Whether or not the institution informed the veteran about Advance Payment; and if so, how?
4. Tuition requirements.

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[1]See Chapter 36, Section 1780, Title 38 - United States Code, Veterans' Benefits, January 3, 1973, pp. 190-1.

[2]See Chapter 34, Section 1685, Title 38 - United States Code, Veterans' Benefits, January 3, 1973, pp. 164-5.

5. Can the institution help the veteran financially?

6. Route of Advance Payment check after it enters school.

7. Did Advance Payment cause an unusual amount of extra work?

8. Cashing the Advance Payment check.

9. Percentage of veterans turned away because Advance Payment did not arrive.

10. General feelings about Advance Payment.

Work-Study

1. Awareness of Work-Study program.

2. Whether or not institution had applied for Work-Study personnel.

3. Had veterans inquired about the veterans Work-Study program?

4. Number of veterans on Work-Study program, and if so where did they work?

5. Could the institution use more Work Study personnel, and recommendations for expansion of program?

6. Problems receiving Work-Study pay.

7. General feelings about the veterans Work-Study program.

The 1972 G.I. Bill amendments specified that Advance Payment would give veterans needed additional monies at the beginning of a school term. More specifically these additional funds were to help the veterans meet the expenses of books, travel, deposits, and payment for living quarters, the initial installment of tuition,

and other special expenses concentrated at the beginning of a school term.

Also the 1972 G.I. Bill introduced the veteran-student services program as a short-term supplemental income for the veteran attending school full-time. This Work-Study allowance pays a student veteran in advance the amount of $250 in return for his agreement to perform services, during or between periods of enrollment, aggregating one hundred hours for a semester or other applicable enrollment period.

Basically, the Veterans Administration will employ a number of veterans to work within regional offices. However, this program could also help the institutions by providing personnel who will enhance their recruitment programs or perform other assigned tasks.

Because there was considerable concern on the part of many institutions when these programs were first introduced, the Regional Veterans Administration held conferences to clarify the procedures, regulations, and implementation.

The programs have been in effect now for several months. The intent of this survey was to gauge the effectiveness of the two programs. In other words, did the programs obtain for veterans what the law provides?

FINDINGS

JUNIOR AND SENIOR INSTITUTIONS

Total responses for senior and junior institutions will be over a hundred percent because some institutions have more than one campus. All eighteen institutions participated.

Question # 18 - Categorization of Unstructured Responses by Frequency for Advance Payment

Response	# of Responses
Excellent program	6
Excellent Program / But Vets Do Not Trust It	1
Excellent Program / But Machinery Needs Improvement	10
Negative / Considered Program To Be A Mistake	3

Some of the responses were as follows:

"They blew it. A lot of work for a lot of people and it did no one any good."

"Advance Payment alleviates loans and permits us to hire a student veteran to assist. I think it's the greatest thing that ever happened."

"Law is good, but computer processing screwed up."

"Why can't checks arrive at the institution all at once, or at least in some sequence?"

Of those participants responding to the unstructured question on Advance Payment, 50% felt that it was a good program but the functional aspects need improvement. Also 30% felt that Advance Payment was an excellent program as is. Only 1 participant indicated that veterans do not trust the program, while 3 participants indicated negative feelings and considered the program to be a mistake.

While participants indicated enthusiasm for Advance Payment, they did not seem to show similar feelings for the Work-Study program. Thirty-five percent of the participants had no additional comments or feelings on the program. Another 35% indicated that they would rather see the money used elsewhere, could not use the Work-Study program, or saw problems with paying the veteran in advance.

Question # 14 - Categorization of Unstructured Responses by Frequency for Work-Study

Response	# of Responses
No Comment	7
Negative / Rather See Money Used Elsewhere	2
Problems With Paying In Advance / Work Control	3
Cannot Use Work-Study / Adult Students With Jobs	2
Not Aware of Program / Felt There Was A Need However	1
Positive Toward Using Veterans On Work-Study / Good Program	3
Increase Amount Of Money Veteran Is Entitled To Under Program	2

Advance Payment

Within the senior and junior institutions, throughout the Tri-County area, a total of 17,482 veterans were considered half-time or better students. However, only 4,341 Tri-County veterans attending the institution or intending to register applied for Advance Payment. In other words, of those eligible within the institutions surveyed, only 25% applied for Advance Payment.

Only 7 participants did not inform their veterans about Advance Payment. Of those 13 that informed the veterans about Advance Payment, the personal letter was the most popular method. Eleven participants indicated using this form of communication. Significant here is that the second most popular method of communication about Advance Payment (35% of institutions) was not informing the veteran at all.

Methods of Informing Veterans About Advance Payment by Frequency
(Some Institutions Used More Than One Method)

Response	# of Responses
Did Not Inform Veteran	7
Phone	2
Personal Letter	11
Personally (face-to-face)	1

Of course all institutions may not need Advance Payment. Twelve institutions do not require the veteran to pay fifty percent or more of his tuition at time of registration, and 17 participants indicated that their institution was capable of helping the veteran

financially at registration.

The following table on financial data shows the findings.

FINANCIAL DATA BY FREQUENCY

RESPONSES	5. Do you require the veteran to pay 50% or more of his tuition and/or fees at the time he registers?	6. Are you able to help the veteran financially to register if he would otherwise be unable to because of a delay in receiving his check?	14. Can the veteran cash his check at the institution?	15. Can he cash his check the same place that he picks it up?	16. Does the cashing of checks for Advance Payment cause a cash flow problem at the institution?
Yes	8	17	14		2
No	12	2	4		15
Only If Payment To Institution		1			2
Somewhat					
Only If He Is Making Payment To Institution					
Yes - During/After Registration				8	
No - During/After Registration				8	
Yes - Only After Registration				2	
Yes - Only During Registration				1	
No Answer			1	1	1

Seventy percent of the participants did have a system whereby the veteran could cash his check on campus. Also eleven of the fourteen that had this check-cashing system had procedures allowing the veteran to cash his check at the place of delivery. Finally, 75% of the participants did not experience any cash flow problems.

Another point of consideration was the route the check took within the institution prior to reaching the point of final delivery to the veteran. As will be noted in the following table, most checks were naturally routed to the cashier's office for delivery.

Point of Check Delivery by Frequency

	During Registration	After Registration	Total
Registrar's Office	1	2	3
General Officer	1	1	2
Cashier's Office	8	8	16
Business Office	3	3	6
Registration (Designated Area)	3		3
Accounting Office	1	1	2
Financial Aid	3	4	7
Veterans Counselor		1	1

Where did the check initially arrive at the institution? Fifty percent of the participants indicated the mail room. Only one had arranged for the checks to go to a special mail box. Nine of the participants had the checks sent directly to the point of final delivery to the veteran.

Finally, the data seem to indicate that Advance Payment worked

smoothly for some, not so smoothly for others. When the participants were asked if Advance Payment put a strain on existing personnel the question resulted in a fifty/fifty split. Half indicated yes definitely and half said, absolutely not. Even though there was a 50% strain, 90% of those surveyed did not hire additional personnel.

Veterans Work-Study

One institution did not participate in the Veterans Work-Study survey, therefore participants total only 19.

RESPONSES BY FREQUENCY FOR CLOSED QUESTIONS ON VETERANS WORK-STUDY

	Yes	No	Don't Know / Not Sure	No Answer	Not Yet	Some Minor Ones	Maybe in the Future
1. Are you aware of the veterans workstudy provision of the new GI Bill?	17	2					
2. Have you applied to the VA for workstudy personnel?	10	9					
3. Have you had any problems applying for workstudy personnel?	0	6		13			
4. If you haven't yet applied do you intend to?	4	2	3	10			
5. If you have not had any veterans under workstudy, have there been any who have inquired about it?	5	10		4			
6. Do you presently have any veterans employed under the veterans workstudy program?	1	18					
7. Have you ever in the past had any veterans employed under the veterans workstudy program?	3	15	1				
10. Could you use more workstudy personnel?	8	5		2			4
11. Have those who are employed under workstudy had any problems receiving their pay?		4		15			
12. Would you recommend the continuation of the workstudy program?	10	8					
13. Would you recommend the expansion of the workstudy program?	10	8		1			

Eighty-nine percent of the participants are aware of the veterans Work-Study program. Even though this percentage is large, almost eighty percent of the participants have never had any veterans employed under the program. Also ninty-five of those surveyed

do not presently have veterans employed under the veterans Work-Study Although ten participants indicated that no veterans had ever inquired about this program, 44% of those surveyed that had not applied intend to do so.

As indicated by the frequency of responses, participants are torn between a need for more or less Veterans Work-Study. Eight participants said they could use more veterans Work-Study personnel: five indicated no, while five said maybe in the future. Although eight participants said no when asked about the continuation and expansion of Veterans Work-Study, a little over 50% of the participants recommended both.

Number of Veterans Employed Under Workstudy by Work Area

Work Area	Past	Present	Total
Registration Assistance		1	1
Library Assistant		1	1
Counselor/Recruiters	4	4	8
Admissions	5		5
VA Hospital	1		1
Veterans Club	2		2
Veterans Affairs Office	7		7
Regional VA Office	2		2

COSMETOLOGY, BARBER, PRIVATE OCCUPATIONAL SCHOOLS

Of the total sample, eighteen schools, only seven were interviewed; the other eleven, although approved for veterans training, did not presently have veterans enrolled. In those schools interviewed, there were thirty-four veterans enrolled half-time or more. However only two of these veterans applied for Advance payment.

Only one school in seven informed veterans about their eligibility for Advance Payment. That one school informed the veteran personally during an admission interview.

Was Advance Payment necessary? Unanimously, the seven participants indicated that they do not require the veteran to pay 50% or more of his tuition and/or fees at the time he registers. Also, all but one indicated that their schools were able to help the veteran financially at registration.

If there were Advance Payment, what might have happened at these schools? In all cases the checks would have gone to the manager or director of the school. None felt that Advance Payment would have caused them any strain, and none would have hired additional personnel. Also all indicated that the veteran could have cashed his check at the school at the same place he picked it up, and that this would not have caused a cash-flow problem.

The two schools with one veteran each receiving Advance Payment also indicated that the checks went directly to the manager who personally delivered it to the veteran. Neither felt that Advance Payment caused them any strain, and neither hired additional personnel. Both indicated that the veteran could cash his check at the school at the same place he picked it up.

All seven schools surveyed said that they did not turn away any veteran because their Advance Payment did not arrive.

When asked their feelings on Advance Payment, the participants varied. Two felt that the program was worthwhile but were concerned about the individual veteran's ability to handle money. In other words, they were afraid that Advance Payment might serve as a detriment because of "human nature to spend immediately."

Another individual surveyed felt that Advance Payment would be very helpful, in as much as the veteran must pay approximately $98.00 for beginning supplies.

Finally, another participant indicated that he was highly receptive to the program because it "would really give assistance we need."

Two schools had no answer to the question about their feeling on Advance Payment. However one of those thought that Advance Payment required the veteran to pay in advance to go to school.

Work-Study

Five of the participants, or a little over 70% of those interviewed, were not aware of the Veterans Work-Study provision of the new G.I. Bill, nor had they applied for Work-Study personnel.

Four out of the seven participants do not intend to apply for the program and five out of the seven indicated that no veterans at their school had inquired about it.

None of the schools surveyed ever in the past had any veterans employed under the Veterans Work-Study program; nor do they presently have veterans employed under the program.

Three of the participants recommended the continuation and expansion of the program.

General Comments of Participants

One particpant felt that the program would be a detriment to the training of the veteran within the school and would take away from the student-teacher relationship that the school strives to develop. Another felt that the program was a good thing, but that the hours students must work made utilization impossible.

Three participants indicated that they definitely could use Work-Study personnel. For example, one participant felt the money would serve as an excellent supplement for the veterans to purchase needed tool kits in barber school.

RESPONSES BY FREQUENCY FOR CLOSED QUESTIONS ON VETERANS WORK-STUDY

	Yes	No	Don't Know / Not Sure	No Answer	Not Yet	Some Minor Ones	Maybe in the Future
1. Are you aware of the veterans workstudy provision of the new GI Bill?	2	5		0			
2. Have you applied to the VA for workstudy personnel?	0	5		2			
3. Have you had any problems applying for workstudy personnel?	0	0		0			
4. If you haven't yet applied do you intend to?	3	4		0			
5. If you have not had any veterans under workstudy, have there been any who have inquired about it?	0	5		2			
6. Do you presently have any veterans employed under the veterans workstudy program?	0	7		0			
7. Have you ever in the past had any veterans employed under the veterans workstudy program?	0	7		0			
10. Could you use more workstudy personnel?	0	2		5			
11. Have those who are employed under workstudy had any problems receiving their pay?	0	2		5			
12. Would you recommend the continuation of the workstudy program?	3	4		0			
13. Would you recommend the expansion of the workstudy program?	3	4		0			

CONCLUSIONS

ADVANCE PAYMENT

Basically, persons working with Advance Payment within the Tri-County junior and senior colleges are satisfied with the general philosophy or intent of Title 38; Section 1780. However, these individuals are displeased with the functional aspects, the machinery of Advance Payment. Actually, dysfunctions in the system resulted in only a little over four thousand applications for Advance Payment throughout the junior and senior institutions. This relative paucity of applications occurred even though most schools had informed their veterans of the program either personally or by written communication.

When only 25% of those veterans eligible to participate in the program actually apply, does this support the findings by the Congress that eligible veterans need these funds? Remember also that this low percentage of applicants for Advance Payment occurred in an area populated by more than 105,000 Vietnam Era Veterans.

This dysfunction is even more evident when we consider the participation of cosmetology, barber, and private occupational schools. Only two veterans from these schools applied for Advance Payment. Also eleven of these schools chosen randomly for the survey had absolutely no veterans enrolled.

Internal Systems and Procedures

The systems designed by junior and senior colleges were significantly similiar. Possibly, this similarity resulted from the Regional Veterans Administration's active implementation of procedures they devised to enable schools to participate with the least amount of difficulty. In June, Michigan's VARO held a statewide workshop on Advance Payment and Work-Study, and over 100 persons from approximately 70% of Michigan's senior and junior institutions attended. However, the majority of the cosmetology, barber, and private occupational schools surveyed were not aware of Advance Payment; therefore they did not establish any procedures. However, they unanimously indicated a readiness to help the veteran financially at registration and did not require 50% tuition at that time.

Primarily, schools established a procedure whereby the cashier's office functioned as the point of delivery for Advance Payment checks. The majority did not require the veterans to pay 50% or more of their tuition at time of registration, and indicated they were willing and able to help the veteran financially at registration. This willingness may be related to the certainty on their part of the Advance Payment check arriving at their school.

Advance Payment checks either arrived in the mail rooms of the schools, or were sent directly to the point of final delivery to the veteran. Usually, the final point of delivery for the check remained constant prior to and after registration.

Schools did provide a check cashing system for Advance Payment and the majority also indicated no cash-flow problems.

Work-Study

Neither the junior and senior institutions or the cosmetology, barber, and private occupational schools are satisfied with this program as it now exists. Junior and senior institutions as well as the majority of the career schools could not use the veterans Work-Study program. Moreover, five of the seven career schools surveyed had never heard of the program.

Only twenty-one veterans, either in the past or at present, benefited from the veterans Work-Study program in the Tri-County area. The majority of these worked in schools in admissions and veterans affairs.

Even though the Tri-County area has been plagued by this very limited participation, most of the schools would like to see the program continued and expanded.

QUESTIONS FOR FURTHER CONSIDERATION

There are several questions concerning Advance Payment which this survey does not answer.

We found the approximate number of veterans within the Tri-County area that actually applied for Advance Payment versus how many veterans were eligible to apply. We do not know how many veterans received checks.

Did only those veterans that indicated a desire for Advance Payment receive checks? What percentage of applicant veterans in real need received the checks which enabled them to meet the financial stress of registration? If veterans, indicating a desire did not receive their Advance Payment checks, who or what was at fault? Also, if veterans received Advance Payment checks without an expressed desire, why was this so?

Were there problems with check preparation or check delivery to schools? For example, how could checks reach the schools with no last name, or what about a local post office refusing to deliver the checks because of an improper address? Did Advance Payment checks go directly to the veterans home?

What about the veteran? How does he feel about Advance Payment and the procedures established to deliver his money? Were the

veterans communicated with? Remember, there's a big difference between communicating and informing. Did the veterans understand the wheres, whens and hows of check deliver? For example, could it have been clear to them that Advance Payment checks would arrive for them at the school after registration?

Finally, how many veterans will receive their November checks late due to various unforseen problems that occurred?

METHOD

SAMPLING

The Tri-County area was selected because better than 48% of Michigans' Vietnam Era veterans live in that location based on 1970 census data. However one could expect that there has been a 2 to 7% increase in Vietnam Era veterans due to the war ending.

Michigan Veterans (1970 Census)

	Vietnam Era	Total Veteran Pop
Macomb	15,571	84,760
Oakland	22,607	123,061
Wayne	66,405	361,471
Tri-County Total	104,583	569,292
Statewide Total	221,000	1,182,800

All sampled institutions are located within the Metropolitan Detroit area, throughout the Counties of Macomb, Oakland, and Wayne. Distributions were categorized as follows:

1. Senior and Junior
2. Cosmetology
3. Barber
4. Private Occupational

The total sample consisted of 36 institutions. The sample was selected in two ways. First the total universe of senior and junior institutions was selected. Secondly, a random selection was made for cosmetology, barber and private occupational institutions from a total of eighty.

Sample Determination

	Total Universe (Tri-County)	Sample	%
Senior/Junior	18	18	100%
Cosmetology	36	8	22%
Barber	7	2	29%
Private Occupational	37	8	22%

Names of cosmetology, barber and private occupational schools were obtained from the Michigan Department of Education:

Directory of Private Occupational Schools (1971)

Directory of Schools and Establishments Approved for Veterans Training (1972)

Questionnaire

In order to collect the desired information for dissemination on Advance Payment and Work-Study, two short questionnaires were prepared. Both closed and open-ended questions were used. The questionnaires were designed by Michael E. Foster.

ADVANCE PAYMENT SURVEY

1. How many veterans attend your institution half-time or more? _____

2. How many applied for Advance Payment? _____

3. Did you inform the veterans at the institution about Advance Payment?

Yes ☐ No ☐

4. How did you inform them? _____

_____.

5. Do you require the veteran to pay 50% or more of his tuition and/or fees at the time he registers?

Yes ☐ No ☐

6. Are you able to help the veteran financially to register if he would otherwise be unable to because of a delay in receiving his check?

Yes ☐ No ☐ Somewhat ☐

7. Where does the check come [illegible]

The Mail Room ☐ A Special Box ☐ Other ☐

8. Where does the check go from this point? (list each place)

_____

_____

_____

_____

9. Has Advance Payment put a strain on existing personnel?

Yes ☐ No ☐ Somewhat ☐

10. Have you had to hire additional personnel?

Yes ☐ No ☐

11. Assuming the check has arrived at the institution when can the veteran pick it up? _____

12. Where is it given to the veteran during registration? _____
_____.

13. Where is it given to the veteran after registration? _____
_____.

14. Can the veteran cash his check at the institution?
☐ Yes
☐ No
☐ Only if he is making a payment to the institution

15. Can he cash his check the same place that he picks it up?
Only after registration Yes ☐ No ☐
Only during registration Yes ☐ No ☐

16. Does the cashing of checks for Advance Payment cause a cash flow problem at the institution?

Yes ☐ No ☐ Somewhat ☐

17. About what percentage of the veterans did you have to turn away because their Advance Payment had not arrived? _____

18. What are your feelings about Advance Payment?

WORKSTUDY SURVEY

1. Are you aware of the veterans workstudy provision of the new GI Bill?

Yes ☐ No ☐ Not sure ☐

2. Have you applied to the VA for workstudy personnel?

Yes ☐ No ☐ Not yet ☐

3. Have you had any problems applying for workstudy personnel?

Yes ☐ No ☐ Some minor ones ☐

Explain: _____

4. If you haven't yet applied do you intend to?

Yes ☐ No ☐ Not sure ☐

5. If you have not had any veterans under workstudy, have there been any who have inquired about it?

Yes ☐ No ☐ Not sure ☐

6. Do you presently have any veterans employed under the veterans workstudy program?

Yes ☐ No ☐

7. Have you ever in the past had any veterans employed under the veterans workstudy program?

Yes ☐ No ☐ Not sure ☐

8. How many veterans have you had employed under workstudy both past and present?

Past _____ Total _____
Present _____

9. (For those institutions with veterans employed under Workstudy). What job(s) are the veterans performing at the institutions?

Number	Job

10. Could you use more workstudy personnel?

Yes ☐ No ☐ Maybe in the future ☐

11. Have those veterans who are employed under workstudy had any problems receiving their pay?

Yes ☐ No ☐ Not sure ☐

12. Would you recommend the continuation of the workstudy program?

Yes ☐ No ☐ Don't know ☐

13. Would you recommend the expansion of the workstudy program?

Yes ☐ No ☐

14. Do you have anything that you would like to add?

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WS/mk 10-29-73